

POLICE & FIRE RETIREMENT SYSTEM

The Police & Fire Retirement System (PFRS) has been providing benefits to commissioned Police and Fire officers of the City of Wichita since 1965. The System consists of Defined Benefit Plans; [Plan A](#) (a closed plan since 1978), [Plan B](#) (a closed plan since 1965) and [Plan C-79](#) for all City of Wichita Police and Fire Officers hired on or after January 1, 1979.

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PLAN C-79

A Defined Benefit Plan (open to all new officers)

Members of Plan C-79 are commissioned officers of the City of Wichita who were hired on or after January 1, 1979. Members contribute 7% of their salary to the pension fund.

Retirement Benefits

- | | |
|--------------------------------------|--|
| Monthly Benefit | ➤ 2.5% of final average salary for each year of service
➤ Maximum benefit is 75% of final average salary |
| Unreduced Benefit Eligibility | ➤ Any age and 30 years of service or
➤ Age 50 and 20 years of service or
➤ Age 55 with less than 20 years of service |
| Benefit Deferred until age 55 | ➤ Any age and 10 years of service |

Disability Benefits

- | | |
|---|--|
| Service Connected Disability | ➤ Monthly benefit equal to 75% of final salary |
| Service Connected Disease | ➤ Monthly benefit equal to 50% of final salary |
| Non-Service Connected Disability | ➤ Under age 55 and at least 7 years of service
➤ Monthly benefit equal to 30% of final average salary plus 1% for each year of service in excess of 7 years
➤ Maximum benefit is 50% of final average salary |

Death and Survivor Benefits

Service-Connected Death

Officer with:

No Surviving Spouse or
Minor Children

Designated Beneficiary Receives:

- Refund of contributions plus interest

Surviving Spouse only

Surviving Spouse Receives:

- Monthly benefit equal to 50% of final salary

Minor Child or Children
only

Minor Child or Children Receive:

- Monthly benefit equal to 20% of final salary
- Maximum total benefit for all children is 60% of final salary

Surviving Spouse and a
Minor Child or Children

Surviving Spouse Receives:

- Monthly benefit equal to 50% of final salary

Minor Child or Children Receive:

- Monthly benefit equal to 10% of final salary
- Maximum total benefit for Surviving Spouse and Minor Child(ren) is 75% of final salary

Death and Survivor Benefits

Non-Service Connected Death

**Officer with 3 years of
service:**

No Surviving Spouse or
Minor Children

Designated Beneficiary Receives:

- Refund of contributions plus interest

Surviving Spouse only

Surviving Spouse Receives:

- Monthly benefit equal to 35% of final average salary plus 1% for each year of service in excess of 3 years
- Maximum benefit is 50% of final average salary

Minor Child or Children
only

Minor Child or Children Receive:

- Monthly benefit equal to 15% of final average salary
- Maximum total benefit for all children is 50% of final average salary

Surviving Spouse and a
Minor Child or Children

Surviving Spouse Receives:

- Monthly benefit equal to 35% of final average salary plus 1% for each year of service in excess of 3 years
- Maximum benefit is 50% of final average salary

Minor Child or Children Receive:

- Monthly benefit equal to 10% of final average salary
- Maximum total benefit for Surviving Spouse and Minor Child(ren) is 66 2/3% of final average salary

Death and Survivor Benefits Retired Employees

Retiree with 20 years or more of active service:

No Surviving Spouse or
Minor Children

Designated Beneficiary Receives:

- Partial retirement benefit from first day of month through date of death **and**
- Refund of remaining balance of retiree's contributions plus interest **and**
- Funeral benefit of \$750

Surviving Spouse only

Eligible Surviving Spouse Receives:

- Monthly benefit equal to 35% of final average salary plus 1% for each year of service in excess of 3 years
- Maximum benefit is 50% of final average salary
- Funeral benefit of \$750

Minor Child or Children only

Minor Child or Children Receive:

- Monthly benefit equal to 20% of final average salary
- Maximum total benefit for all children is 60% of final average salary
- Funeral benefit of \$750

Surviving Spouse and a
Minor Child or Children

Eligible Surviving Spouse Receives:

- Monthly benefit equal to 35% of final average salary plus 1% for each year of service in excess of 3 years
- Maximum benefit is 50% of final average salary
- Funeral benefit of \$750

Minor Child or Children Receive:

- Monthly benefit equal to 10% of final average salary
- Maximum total benefit for Surviving Spouse and Minor Child(ren) is 75% of final average salary

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PLAN A & PLAN B

Defined Benefit Plans (closed to new members)

Members of Plan A are commissioned Police and Fire Officers of the City of Wichita who:

- Were hired or rehired between January 1, 1965 and December 31, 1978 or
- Were hired prior to January 1, 1965 and elected the provisions of Plan A

Members of Plan B are commissioned officers of the City of Wichita who were hired prior to January 1, 1965 and elected the provisions of Plan B.

Retirement Benefits

- | | |
|--------------------------------------|---|
| Monthly Benefit | ➤ 2.5% of final average salary for each year of service
➤ Maximum benefit is 75% of final average salary |
| Unreduced Benefit Eligibility | ➤ Any age and 20 years of service |
| Benefit Deferred until age 55 | ➤ Any age and 10 years of service |

Disability Benefits

- | | |
|---|--|
| Service Connected Disability | ➤ Monthly benefit equal to 75% of final salary |
| Service Connected Disease | ➤ Monthly benefit equal to 50% of final salary |
| Non-Service Connected Disability | ➤ Under age 55 and at least 7 years of service
➤ Monthly benefit equal to 30% of final average salary plus 1% for each year of service in excess of 7 years
➤ Maximum benefit is 50% of final average salary |

Death and Survivor Benefits

Service-Connected Death

- | | |
|---|--|
| Officer with:
No Surviving Spouse or Minor Children | Designated Beneficiary Receives:
➤ Refund of contributions plus interest |
| Surviving Spouse only | Surviving Spouse Receives:
➤ Monthly benefit equal to 50% of final salary |
| Minor Child or Children only | Minor Child or Children Receive:
➤ Monthly benefit equal to 20% of final salary
➤ Maximum total benefit for all children is 60% of final salary |
| Surviving Spouse and a Minor Child or Children | Surviving Spouse Receives:
➤ Monthly benefit equal to 50% of final salary
Minor Child or Children Receive:
➤ Monthly benefit equal to 10% of final salary
➤ Maximum total benefit for Surviving Spouse and Minor Child(ren) is 75% of final salary |

Death and Survivor Benefits

Non-Service Connected Death

Officer with 3 years of service:

No Surviving Spouse or Minor Children

Designated Beneficiary Receives:

- Refund of contributions plus interest

PLAN A Only

Surviving Spouse only

Eligible Surviving Spouse Receives:

- Monthly benefit equal to 35% of final average salary plus 1% for each year of service in excess of 3 years
- Maximum benefit is 50% of final average salary

Minor Child or Children only

Minor Child or Children Receive:

- Monthly benefit equal to 15% of final average salary
- Maximum total benefit for all children is 50% of final average salary

Surviving Spouse and a Minor Child or Children

Eligible Surviving Spouse Receives:

- Monthly benefit equal to 35% of final average salary plus 1% for each year of service in excess of 3 years
- Maximum benefit is 50% of final average salary

Minor Child or Children Receive:

- Monthly benefit equal to 10% of final average salary
- Maximum total benefit for Surviving Spouse and Minor Child(ren) is 66 2/3% of final average salary

PLAN B Only

Surviving Spouse only

Eligible Surviving Spouse Receives:

- Monthly benefit equal to 50% of final salary

Minor Child or Children only

Minor Child or Children Receive:

- Equal portions of monthly benefit equal to 50% of final salary

Surviving Spouse and a Minor Child or Children

Eligible Surviving Spouse Receives:

- Monthly benefit equal to 50% of final salary

Death and Survivor Benefits Retired Employees

Retiree with 20 years or more of active service:

No Surviving Spouse or Minor Children

Designated Beneficiary Receives:

- Partial retirement benefit from first day of month through date of death **and**
- Refund of remaining balance of retiree's contributions plus interest **and**
- Funeral benefit of \$750

PLAN A Only

Surviving Spouse only

Eligible Surviving Spouse Receives:

- Monthly benefit equal to 35% of final average salary plus 1% for each year of service in excess of 3 years
- Maximum benefit is 50% of final average salary
- Funeral benefit of \$750

Minor Child or Children only

Minor Child or Children Receive:

- Monthly benefit equal to 15% of final average salary
- Maximum total benefit for all children is 50% of final average salary
- Funeral benefit of \$750

Surviving Spouse and a Minor Child or Children

Eligible Surviving Spouse Receives:

- Monthly benefit equal to 35% of final average salary plus 1% for each year of service in excess of 3 years
- Maximum benefit is 50% of final average salary
- Funeral benefit of \$750

Minor Child or Children Receive:

- Monthly benefit equal to 10% of final average salary
- Maximum total benefit for Surviving Spouse and Minor Child(ren) is 66 2/3% of final average salary

PLAN B Only

Surviving Spouse only

Eligible Surviving Spouse Receives:

- Monthly benefit equal to 50% of final salary
- Funeral benefit of \$750